



January 11, 2009

Depending on God, Not Money...

Psalm 62

MINISTERING HELPS

Group Prayer

During these economic times, job layoffs for our church members and their family members are occurring at an alarming rate. This week, make a list of members and folks they know who have lost jobs. Keep this list posted on the wall of your classroom as a reminder to keep them in our prayers. Maybe your class could send them a card or collect money for a gift card to a local grocery store for them, to let them know that God loves them and your group is praying for them.

Stay Connected

Does your group have associate members who can't come to your group because they are serving somewhere else on Sunday mornings? Assign group members the names of these folks and let them know this week through phone or e-mail they are loved and prayed for by your group..

REACHING HELPS

Take a look at your roll sheet. The last section of names are folks who are prospects for your group but haven't joined yet. If they are attending today, ask them to join your group and become a member. Assign group members names of other prospects to follow up with. See if these prospects have connected somewhere yet, and if not, invite them to join your group as a member.

TEACHING HELPS

Today, Pastor Chad begins a sermon series called THE ROAD TO FINANCIAL PEACE.

In the economic situation that we find ourselves in today, many would question whether financial peace is even a possibility, but the Bible speaks of a peace that transcends our understanding that is available to us who learn to trust Jesus (Phil 4:7).

In Psalm 62, David has written us a song about trusting in God. The true test of our trust in God is not seen most clearly when all is well. The true test of our trust is when times are tough.

Let this Psalm speak to you and your group about the need to trust God above money so that the peace of God might truly be experienced.

Depending on God, Not Money

Psalm 62

Parenting is the world's most difficult job, and being a good parent makes it even tougher. It takes patience, persistence, consistency, and love to grow a child to be independent. As a baby, that child needs everything, food, clothing, bathing, transportation, and lodging. As a toddler, they become a little more independent in their transportation and yet the basic needs of life are still required. As a grade-schooler they are taught reason and laws of math and science, grammar begins to develop along with motor skills. By the time the teenage years roll around, they think they have all the answers; and yet, even at 18, most are not ready to enter the world as a self-sustaining adult. So, mom and dad put them through college; and if they are lucky, they find a good job and move into an apartment, eventually marrying and starting their own family. Hopefully by this time the ties have been cut and maturity means independence.

Spiritual growth is just the opposite of physical growth. The more spiritually mature one becomes, the more reliant and in-tune with God he becomes. It starts with faith. Saving faith creates the first step of dependence. From saving faith comes sustaining faith. The maturing process learns to ask, "can I trust God for this." As sustaining faith grows, so does trust and dependence. Dependence is the message of Psalm 62.

Psalm 62 reflects David's dependence upon God. David pens this psalm reflecting his dependence and trust in the only One who could save him from his enemies, life's uncertainties, and various burdens. Throughout this passage, David explains that God is the source of hope because He will reward those who depend on Him.

In this passage, dependence and money seem to be antitheses. Do you agree? David expresses directly that money will not/cannot solve an independent spirit. God is the only one/thing who can give real hope and salvation, through dependence on His promises.

Teaching Points

Introduction...

- Ask your group to list ways we strive to be "independent." In our culture, is it a better thing to be "independent" or "dependent?" Why is there such a bad connotation to being "dependent?"
- With God, which does He desire most... our "independence" or our "dependence?" Why is it so hard for us to depend on God for all things?
- Financially, how difficult is it for you to trust God? Are you more "dependent" on God or "independent" from God when the bank balance is low? What about when the bank account is looking good?
- Introduce Psalm 62 as a Psalm that was written by King David. David understood that times of difficulty are times we can identify the thing we are truly trusting in and we can use these times to recommit ourselves to depending on God.



1. Depend on God at the start of tough times ... (Psalm 62:1-4)

¹ *My soul finds rest in God alone; my salvation comes from him.* ² *He alone is my rock and my salvation; he is my fortress, I will never be shaken.* ³ *How long will you assault a man? Would all of you throw him down— this leaning wall, this tottering fence?* ⁴ *They fully intend to topple him from his lofty place; they take delight in lies. With their mouths they bless, but in their hearts they curse. Selah*

God is our only source of rest in times of attack. “The theme of this psalm is stressed in verse 1 when David wrote that he waited in silence for God. *My soul finds rest in God alone* is literally, ‘only to God is my soul calm.’”¹ David understood that God is a place of refuge and solitude. Through His guidance come the answers to life’s most difficult decisions and problems. Only God can save therefore David understood that *my salvation comes from him*.

Only God can bring complete calmness under the attacks and oppression of the wicked. When times get tough, it is best to have a safe place to run. For David, that place was God, *He alone is my rock and my salvation*. Psalm 18 describes how David viewed God as his safety net. He is strong, powerful, impenetrable, and provides the best protection possible. No man-made castle is as safe as a cave where God is on guard. How true this was for David.

God brings salvation from attack and assault. Salvation here is best understood as a physical safe place and not spiritual deliverance. Although God was David’s spiritual deliverer, David is under physical and verbal attack from those who wished him harm, *how long will you assault a man?* The assault seemed never ending, yet these attempts “led David to marvel at the attempts of some people.”² He was vulnerable yet protected. Everyone was trying to bring him down. He describes his state as a leaning wall and tottering fence meaning he was weak and susceptible. His position as King could come to an end at anytime if God were not with him. His adversaries used lies and deceit to further their own sinful ambitions and yet, David’s dependence was in God not in his position or strength.

David had experienced God’s divine deliverance enough to understand that God would protect him if he depended on God. From David’s humble beginnings as a shepherd, he was under attack. He found God’s

1. Depending on God at the start of tough times (v1-4)

- Have someone read all of Psalm 62.
- David was a man who experienced lots of tough times. Can you remember some of the tough times David faced? (the giant Goliath, being chased by Saul, temptation with Bathsheba, being dethroned by his own son...) Each experience taught David something about God’s faithfulness. Do you think we come to know more about who God is in the good times, or the tough times? Why?
- Verses 1-4 find David’s initial response to tough times.
 - How does David describe God in verses 1-2? (rock, salvation, fortress)
 - How does David describe himself in verse 3? (a leaning wall, a tottering fence)
 - David thought of God as big, solid and able to deliver. Sometimes our thinking about God is small and unsure. What is the danger of thinking about God as unable or unwilling to help? How can we change our small thoughts of God into big thoughts?
 - David thought of himself as insufficient to withstand the tough times. Sometimes we begin tough times thinking we can handle it, and we don’t need to trust God. What things do we tend to lean on to overcome problems and tough times? (money, positive thinking, sheer will, etc...) Why is it so hard to say, “God I need your help” at the start of tough times?
- How do we try to buy our way out of trouble? How do we sometimes use money to not make us feel so bad during tough times? How does the way we spend or think about money reveal the trust level we have for God?

¹ The Bible Knowledge Commentary, 839.

² The Bible Knowledge Commentary, 839.

deliverance as he wrested a lion, fought a giant, ran from a king's army, overcame Israel's enemies, and even as he ran from his own children's attempt to assassinate him. All led him to have sustaining faith that trusts God.

When you are attacked today, who are you trusting. Dependence on anything other than God in times of attack is futile.

2. Depend on God in the middle of tough times ... (v5-8)

⁵ Find rest, O my soul, in God alone; my hope comes from him. ⁶ He alone is my rock and my salvation; he is my fortress, I will not be shaken. ⁷ My salvation and my honor depend on God; he is my mighty rock, my refuge. ⁸ Trust in him at all times, O people; pour out your hearts to him, for God is our refuge. Selah

Only God can bring calmness in times of uncertainty. David uses the same phrase here as in verse one. It is through solitude that David finds God's deliverance. Solitude and meditation are very similar. Both are relational in that they are forms of communication, specifically listening. They use the clear truths of the whole of scripture to engage God in conversation for direct personal leading. The difference is meditation focuses on a truth within God's character or Word, while solitude openly allows God to speak and give direction in a life area through the Holy Spirit's leading. There is nothing mystical or magical about either. Therefore, David found comfort and confidence in His quiet moments with God.

Similar to his previous stanza, David's precedence for uncertainty is his dependence on God. He reiterates that God is his rock, salvation, and fortress that allow him not to be shaken in any event. David goes one step further by explaining that he depends on God because God is the source of his salvation and honor. David openly confesses that without God, his salvation and honor would be questionable. However, with God, he is secure.

We can trust God at all times. David understood that God is a trusted advocate in uncertainty. David encourages us to "pour out your hearts to him." This is one of many passages encouraging saints to do such an activity. Peter tells us to "cast our cares and worries up to Him," Jesus teaches that worry is unprofitable because there is so little we can do in Luke 12:25. John records in chapter 14 of his gospel Jesus' desire is for us

2. Depending on God in the middle of tough times (v5-8)

- As David's tough times continue, he is looking for something in verse 5. What is it? (rest) Do tough times cause you to lose sleep? When your mind is racing on a sleepless night during tough times, it is usually not just the problems that make your mind race, but thinking about all the "what ifs" related to your tough times. David combated the "what ifs" with thoughts about who he knew God to be...
 - Who was he declaring as his ONLY hope in verse 5?
 - Who was he declaring as his ONLY rock, salvation, and fortress?
 - Not only was his salvation in God's hands alone, but David said something else was in God's hands in verse 7. What was it? (David's honor) David had lived his life speaking good things about the Lord and His ability to save. David here was actually saying to God that these tough times would be a testimony to others of God's mighty saving power. Have you ever known someone whom God brought through tough times who inspired you to deepen your relationship with God? Who was it and what impacted you?
- Verse 8 almost sounds like tough times are a call to worship God. Is it hard for you to call out to God when times are tough? Why? If you were caught in a rainstorm, would you look and run to a shelter to get out of the rain? Why do we seem to run from God when life rains on us?
- Sometimes God is trying to show us that our relationship with Him is out of order through tough times. During these tough financial times, what may God be trying to show us...
 - individually...
 - as a family...
 - as a church...
 - as a nation...

to trust God through life. Paul explains in Romans that joy and peace are the result in trusting in God and following the leading of the Holy Spirit. (Romans 15:13) All such passages can be echoes of every believer who has actively exercised sustaining faith.

Joy and peace are David's encouragement because joy and peace come from following God's way. This is why dependence is important. The more dependent one is, the more likely they are to follow God's leading. God is a safe place to run not only in times of attack and uncertainty, but also in times of burden.

3. Depend on God and don't take shortcuts ... (v9-12)

⁹ *Lowborn men are but a breath, the highborn are but a lie; if weighed on a balance, they are nothing; together they are only a breath.*

¹⁰ *Do not trust in extortion or take pride in stolen goods; though your riches increase, do not set your heart on them.* ¹¹ *One thing God has spoken, two things have I heard: that you, O God, are strong,* ¹² *and that you, O Lord, are loving. Surely you will reward each person according to what he has done.*

God can be trusted in times of burden. David points out that neither men nor money are to be trusted above God. People are so insignificant that when balanced against the deliverance of God, man is hot air (breath). David explains that it does not matter if the man is in a high or low position, his deliverance is finite in comparison to God's.

Just as futile is the trust in one's riches. No amount of riches can be trusted. David uses a progression of illegal activity to emphasize that even the greatest amount of wealth does not provide deliverance, let alone deliverance similar to that of God's. Although these activities increase one's riches, the outcome is not desirable. David expresses, *do not set your heart on them.*

David's words about riches are reiterated throughout scripture. We are not to trust riches because they pass away quickly. *Those who trust in their riches will fall, but the righteous will thrive like a green leaf. (Pr. 11:28). Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.* God is the only source of desirable deliverance. If your trust is in your riches, there is never enough. *No one can redeem the life of another or give to God a sufficient ransom⁸ the ransom for a life is costly, no payment is ever enough.* (Psalm 49:7-8) Money cannot buy deliverance, only God can bring deliverance.

The story of Israel after David's life is an example of what happens when trust is placed in men and riches. Time and time again Israel turned to gentile nations for help and deliverance when enemies, disasters, and droughts oppressed them. (2 Chronicles 28:16-21) Yet, those decisions always lead to greater bondage. It was only when they turned to God that they began to be blessed and protected.

3. Don't take shortcuts... (v9-12)

- One thing we are tempted to do during tough times is compare ourselves to others. We may look at others and think they have it all together, or we might think that we are better than they are. What does David say about both the "lowborn" and the "highborn?"
- Sometimes we might be tempted to do things that are illegal or that are against what we know God wants for us to keep our times from being tough. What are ways we might be tempted to lessen the pain of tough financial times? What are we reminded of in verse 12 that should make us want to make godly decisions and not take short cuts? (We will answer to God in the end)
- David says that God is known to be two things in verses 11-12. What are they?
 - Why is focusing on the STRENGTH of God a good thing to do in times of trouble?
 - Why is focusing on the LOVE of God a good thing to do in times of trouble?

David explains two reasons why God can be trusted. First, God can be trusted because he is strong. This is a reflection of His power and might. God can overcome any enemy, circumstance, and burden. He has more strength, knowledge, and riches because He created them. God is able to overcome anything with His strength and therefore can be trusted above all else.

Second, God is love. David uses a Hebrew word that reflects God's mercy in love. It is not simply that He loves which provides protection and provision. God loves in such a way that His protection and provision are unwarranted. The best way to understand this love is to see God's provision for David. Through his life, God remained faithful to deliver David even when David's decisions were poor and sinful. In 1 Samuel 27 David actually flees to the Philistines for help, and God protects him. David counted the people, committed adultery, and murdered Uriah; still, God provided for David because his trust remained in God.

God's love directly impacts His reward. This reward is based upon obedience and dependence. His rewards are both physical and spiritual. The reward is physical in the sense that when God is trusted, God will provide tangible deliverance. There are always less significant consequences when God is trusted. His rewards are spiritual because they are also heavenly rewards. God is faithful to reward those who come to Him with a dependent heart. The writer of Hebrews says it like this, *"And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him. (11:6)"*

The question that results from this psalm is, "where is your dependence?" Men, money, position, and stature cannot compare to God. Ultimately if your dependence is anyone or anything other than God, your dependence is misplaced.

As the issue of finance is further developed through sermons and lessons, make certain that you come knowing that it is God who provides. God is the source that can fulfill and secure your every need. He not only is powerful to supply the need, but also loving enough to give you the best in that need. His desire is that you be willing to depend on Him.

Points for Application

- Everyone is being affected by our tough economic times. Questions we need to ask ourselves right now are...
 1. What do I believe about God? Do I really believe He is strong, mighty and able to carry me through these tough times? Have I taken the time to declare my belief in Him about my situation and ask for His help?
 2. What do I believe about me? Do I believe that I can handle it, or am I willing to say to God that I know that apart from Him, I can do nothing?
 3. What do I believe about my situation?
 1. Can God use it to grow me?
 2. Can God use it to prune me?
 3. Can God use it as a testimony to others?
 4. Am I committed to make godly choices and not take shortcuts to ease the pain of my tough times?